

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

NECOLE WANDA SMITH HOLMES

Debtor(s)

Case No. 09-35822

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/28/2009.
- 2) The plan was confirmed on 01/04/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/22/2014.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/07/2010, 09/02/2010, 09/20/2011, 09/20/2011, 01/02/2013.
- 5) The case was completed on 12/16/2014.
- 6) Number of months from filing to last payment: 63.
- 7) Number of months case was pending: 68.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$101,505.00.
- 10) Amount of unsecured claims discharged without payment: \$98,009.21.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$76,449.00
Less amount refunded to debtor	\$269.00

NET RECEIPTS: \$76,180.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,200.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,692.35
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,892.35

Attorney fees paid and disclosed by debtor: \$1,300.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	1,300.00	1,128.06	1,128.06	556.52	0.00
AMERICAN EXPRESS	Unsecured	NA	329.24	329.24	162.43	0.00
ANGELIQUE SMITH	Unsecured	16,100.00	16,060.00	16,060.00	7,923.10	0.00
ASSET ACCEPTANCE LLC	Unsecured	250.00	226.54	226.54	111.77	0.00
BEST BUY	Unsecured	50.00	NA	NA	0.00	0.00
CARSON PIRIE SCOTT	Unsecured	2,200.00	NA	NA	0.00	0.00
CITIBANK NA	Unsecured	500.00	490.70	490.70	242.09	0.00
CITY OF CHICAGO WATER DEPT	Secured	220.00	225.01	220.00	220.00	6.39
DEPT STORES NATL BANK VISA	Unsecured	2,800.00	2,835.17	2,835.17	1,398.72	0.00
DEPT STORES NATL BK/MACYS	Unsecured	350.00	340.42	340.42	167.95	0.00
Discover Bank	Unsecured	12,100.00	11,947.19	11,947.19	5,894.08	0.00
EAST BAY FUNDING	Unsecured	1,400.00	1,244.27	1,244.27	613.86	0.00
ECMC	Unsecured	17,400.00	17,426.90	17,426.90	8,597.46	0.00
GE MONEY BANK	Secured	4,000.00	NA	NA	0.00	0.00
GE MONEY BANK	Unsecured	1,100.00	5,086.13	5,086.13	2,509.43	0.00
KOHL'S	Unsecured	400.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	350.00	312.18	312.18	154.01	0.00
MIDFIRST BANK	Secured	162,809.00	NA	NA	0.00	0.00
MIDFIRST BANK	Secured	11,000.00	11,408.32	11,858.32	11,858.32	0.00
MIDFIRST BANK	Unsecured	31,191.00	NA	NA	0.00	0.00
PARKVIEW ORTHOPAEDIC GROUP	Unsecured	100.00	NA	NA	0.00	0.00
PAYDAY LOAN STORE OF IL INC	Unsecured	2,200.00	NA	NA	0.00	0.00
PAYDAY LOAN STORE OF IL INC	Secured	2,200.00	0.00	2,200.00	2,200.00	141.51
PRA RECEIVABLES MANAGEMENT	Unsecured	48,600.00	48,420.39	48,420.39	23,887.92	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	6,500.00	6,381.45	6,381.45	3,148.25	0.00
SCOTT J RUSCO DO	Unsecured	250.00	1,001.00	1,001.00	493.84	0.00
SEARS	Unsecured	1,500.00	NA	NA	0.00	0.00
VISDSNB	Unsecured	3,000.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$11,858.32	\$11,858.32	\$0.00
Debt Secured by Vehicle	\$2,200.00	\$2,200.00	\$141.51
All Other Secured	\$220.00	\$220.00	\$6.39
TOTAL SECURED:	\$14,278.32	\$14,278.32	\$147.90
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$113,229.64	\$55,861.43	\$0.00

Disbursements:		
Expenses of Administration	<u>\$5,892.35</u>	
Disbursements to Creditors	<u>\$70,287.65</u>	
TOTAL DISBURSEMENTS :		<u>\$76,180.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/15/2015

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.